General Managers of Eastern Railways Virtually Order an Advance.

fen-Dev Excursions in Ohio-River and Columbus (0) Territory to Be Continued-Central Traffic Association Reorgan zed.

General managers of the Eastern roads virtually ordered an advance in world's fair rates, at Chicago, yesterday. Wherever those originally agreed to April 10 have been reduced they are to be restored. This decision was not arrived at without a great deal of dissension. It was past 6 o'clock before the meeting adjourned, and it was only at the last moment that this decision was finally reached. The Pennsylvania road offered the most strenuous opposition to the adoption of this plan. The position of that road has been misrepresented by its competitors. It advocated one fare for the round trip, good on all trains, but it was outvoted at every turn, and finally had to submit to the mevitable. The agreement finally reached was as follows:

Resolved. That wherever in the territory of this association the regular schedule of world's fair excursion rates, authorized April 10, and effective April 25 last, have been reduced, they shall, in all instances, be restored on Aug. 21, 1893, to the figures named in the agreement effective April 25, 1893, except that the rates from the Ohio river and Columbus territory shall be as follows: From Cincinnati and Louisville to Chicago and return, tickets good until Nov. 5, \$12 (regular standard tariff rates); from Cincinnati and Louisville to Chicago and return, tickets good ten days, including date of sale, \$9; from Cincinnati and Louisville to Chicago and return, for special coach excursions, \$7, good for ten days; from Columbus to Chicago and return, tickets good until Nov. 5, \$12.50; from Columbus to Chicago and return, tickets good ten days, including date of sale, \$10; from Columbus to Chicago and return, for special coach excursions, \$7.50, good for ten days; from Dayton to Chicago and return tickets good until Dayton to Chicago and return, tickets good until Nov. 5, \$11.50; from Dayton to Chicago and return, tickets good for ten days, including date of sale, \$9; from Dayton to Chicago and return, for special coach excursions, \$7, good for ten

It was further resolved that the rates authorized by the managers' resolution of July 27, which were to expire Aug. 10, shall continue until Aug. 21.

The Future of the Clover Leaf. The holders of the first-mortgage bonds of the Toledo, St. Louis & Kansas City have appointed J. C. Havermeyer, H. O. Armour, J. M. Hartshorn, M. S. Patton and O. T. Bannard a committee to reorganize the company. This committee holds \$2,000,000 of the first-mortgage bonds, and has accepted on account of large personal interests. The agreement authorizes the committee to purchase the road if it should be offered for sale, in the interests of the bondholders, or to sell the bonds and coupons at par, or affect any other reasonable settlement. The committee may reorganize the company if the plan meets with the approval of a majority interested. The company owns from Toledo to East St. Louis, 451 miles (sixty-one and one-half ibs. steel); sidings, etc., sventy-two miles, also has trackage to St. Louis and Toledo union depots. It was the successor to the Toledo, Cincinnati & St. Louis narrowgauge road, foreclosed Dec. 80, 1885, and in 1890 made standard gauge. On May 19, 1893, Mr. Callaway, the president, was made receiver. The first mortgage amounts to \$20,000 per mile, and covers the terminal property at Toledo and East St. Louis. Total authorized 188ue is \$9,800,000, of which \$800,000, held by the Farmers Loan and Trust Company (with J. E. McDonald mortgage trustee), are to be sold only on completion of cut off from Dupont, O., to Decatur, Ind. On Nov. 14, 1892, preferred stockholders voted down a proposition to issue a fourand-a-half-per-cent. consul mortgage for \$13,500,000. On July 1, 1892, there were outstanding \$450,297 notes payable, and \$397,865 equipment contracts. Default made on coupons que June 1, 1893.

Why the Appointment Was Made, When the Journal announced that H. F. Houghton, trainmaster of the Wabash at Decatur, Ill., had resigned to accept the position of assistant superintendent on the Big Four, it excited some surprise and much speculation, and when it was known that he was to take service on the Chicago division as assistant to George Bender, gossip was free to say that he was to succeed Mr. Bender, one of the Big Four's tried and best men. A representative of the Journal yesterday learned what the programme is in relation to these two men. Mr. Houghton is to be made superintendent of the Chicago division between Indianapolis and Kankakee, of the Kankakee & Seneca road, and of the Big Four's Indianapolis terminals, which gives him 201 miles of main line. Mr. Bender is to be superintendent of the Chicago divis-ion between Indianapolis and Cincinnati, of the North Vernon, the Columbus and Martinsville branches, and will have charge of the Cincinnati terminal. This gives Mr. Bender 209 miles of main line. The plan, if carried out as detailed above, will greatly improve the handling of the business of the two divisions, which, in ordinary times, is more than one man can properly attend to.

Central Traffic Association Reorganized. Reorganization was effected at Chicago yesterday by the general managers of the Central Traffic Association lines. The association is to be continued for one year from Sept. 1 next, and should any road desire to withdraw after that date it must give thirty days' notice, such notice to become effective on the first day of the month succeeding the expiration of the thirty days' notice. The Erie company, which heretofore has been an outside line, announced its willingness to put its western lines into the association on condition that the Baltimore & Ohio and Ohio & Mississippi also became members. Commissioner Blanchard has assurances that these two lines will come in. The new agreement gives the commissioner enlarged powers, and provides rules which will en-able him to make quicker decisions on questions submitted to him than he has heretofere been able to do. Appeals from his decisions are to be settled by arbitration, and any differences between the managers that may arise are also to be settled by arbitration. The revision of the rules of the joint-rate committee were ap. proved and recommended to the Trunkline Association for adoption.

Higher Rates Cannot Be Maintained, A railroad official not connected with either of the roads in the Chicago and Ohio River Traffic Association, but well informed as regards what is going on in this territory, remarked yesterday that one of the greatest surprises to him was to see the Pennsylvania lines getting business through scalpers, and through them cutting the rate on world's fair travel, after the position the Pennsylvania has taken for years in the matter of cutting rates and working with scalpers. He added that while the rate, round trip from Indianapolis to Chicago, was down to \$4.50, rickets were bought yesterday over the Pennsylvania line at \$3.75, round trip. "It is more surprising," said the official, "when the Big Four and the Monon are so strictly maintaining rates." He was satisfied the talk of advancing rates Sept. 1 was a farce and would never materialize; neither did be believe that the rates between Indianapolis and Chicago, or between Cin- stock which is very creditable to the shops cinnati, Louisville and Chicago would ever be as high as in years past; competition was too sharp.

Wages on the Reading.

The result of the conference between Vice President Voorbees, of the Reading, the superintendents of the Lehigh Vailey and the grievance committee of the latter road, last week, at Bethlehem, Pa., was made known yesterday. The engineers and firemen will not have to take care of engines at terminal points. Engineers will get \$2.70 a day the first six months; \$3 per day the

second six months, and \$3.25 after that. Yard and mine engineers will receive \$3 per day.

No employe will be enspended without a hearing, and, if blameless, will be paid for lost time. No employe can be compelled to make another trip after twenty hours' consecutive work, except in case of a washout or wreck. At relay telegraph offices, where two or more operators are employed, ten hours shall constitute a day's work. In other offices twelve hours shall be the limit. Other things being equal, seniority shall have the preference.

Personal, Local and General Notes. The Ohio Falls car works are building one hundred cos' cars for the Monon. Trainmen on he Louisville, Evansville & St. Louis have received notice of a ten-

per-cent. reduction in wages. This is a Mackey line. M. E. Ingalls, president of the Big Four, this morning returns from Chicago on the train arriving at 6 A. M., and at 7:30 goes to St. Louis over the St. Louis division.

The Chicago & Rock Island announces that on Aug. 20 it will put on through Pullman trains between Kansas City and Fort Worth, its present southern terminal. S. T. Smith, formerly general superintendent of the Union Pacific, who has been

in Europe some months, has returned, and purposes to go into business at Denver. O. H. O'Dell, who has been appointed superintendent of the Findlay, Fort Wayne

the Cincinnati, Hamilton & Dayton at Ottawa. Traveling passenger agents in this territory are very busy just now working up the excursion to the Cherokee Strip open-

& Western, was for many years agent of

ing, which occurs Sept. 1. The excursion goes Aug. 22, To-day the train agents or ticket collectors will be taken off the St. Louis division of the Big Four and off the Cairo division, and on Nov. 1 they will be taken off

the Chicago division. It is rumored that D. B. Martin would like to return to his old home at St. Louis. Since Mr. Martin left the general Western what it should have been from the West via the C., C., C. & St. L.

The board of arbitrators on the question in dispute between the Queen & Crescent and the B. & O. Southwestern as regards the possession of certain trackage at Cincinnati, has decided favorably to the B. & O. S. W., and it is thought that here the

Affred White, commercial agent of the Wabash & Lehigh Valley Dispatch, who died so suddenly of apoplexy in Milwaukee on Wednesday, was favorably known in this section. For two years he was Western general manager of the Wagner Sleeping-car Company.

The Toledo & Ohio Central has its through train service between Toledo and the Virginias well established, running in connection with the Chesapeake & Onio, and it promises to be a popular line between To-ledo and the Atlantic coast via Richmond to Newport News. It will be really the short line.

Superintendent Mansfield, of the Indianapolis & Vincennes, states that he has decided to keep on the train now run to accommodate the Bethany Park business. The train will leave here at 11:15 A. M., running only to Spencer; will leave Spencer at 8:45 P. M, and reach Indianapelis at 10:45 P. M.

Friends of Car Accountant Gibson, of the Chicago & Eastern Illinois, will regret to learn that he died very suddenly on Wednesday night, in Chicago. He was credited with being one of the most competent men for such position in the country, and his ideas when expressed in meetings always met with approval.

It is said that the rumor that the Lake Shore was trying to get control of the Clover Leaf is growing into a certainty. Representatives of the Vanderbilt interest talk guardedly, but admit that the Michigan Southern needs an outlet to St. Louis. The Clover Leaf is on the market, as is well known, and will likely pass to the Vanderbilts.

The C., H. & D. will establish a through chair car route, Cincinnati to Peoria, via Decater and the P., D. &. E., as soon as they take the I., D. & W. This would give them friendly connections at Decatur with the Wabash, at Delavan with the Chicago & Alton, and at Peoria with lines diverging, and will pay better than a St. Louis through car route.

The Business Men's Exchange of Fort Wayne has taken up the question of securing the headquarters of the Railway Trainmen's Association at that point, and on Wednesday George W. New, one of the vice presidents of that organization, was in Fort Wayne and had a lengthy conference with the executive committee of the Business Men's Exchange regarding the

On Sept. 1 the Milwaukee, St. Paul & Western will pass under full control of the Chicago & Northwestern, and will be called the Ashland division of the system. On that date the general offices of the M., St. P. & W. will be abolished, relieving H. F. Whitcomb, who has been general manager of that road for twenty years. A number of less important officials will be retained as division officials.

H. H. Porter, chairman of the board of directors of the Chicago & Eastern Illinois, is said to be not only nonplussed, but chagrined, over the action of the Mackey syndicate in securing control of the Evansville & Terre Haute, and some bold moves are looked for as soon as the financial skies are clearer. It is certain that the Chicago & Eastern Illinois will now build an independent line to some point on the Ohio

E. O. McCormick, general passenger and ticket agent of the Cincinnati, Hamilton & Dayton, who on Sept. 1 becomes passen-ger traffic manager of the Big Four, is sending out to passenger agents and others who have been faithful and hard working employes a very kindly worded letter ac-knowledging his appreciation of their work and expressing regret that his promotion severs his connection in a business way with them.

J. G. Hartigan, assistant general super-intendent of the Illinois Central lines, has been offered a high position with another line. Mr. Hartigan has shown his ability as a thorough railroad man during the world's fair and in operating the Chicago division this year. He was formerly with the Chicago & Alton for many years. The employee of the Central like him so well that they assist him in every to make things "run smooth."

Trains coming from the world's fair are now about as heavily loaded as those going. Train 18, over the Big Four, southbound, yesterday, was run in two sections of nine cars each, and the Monon, and Cincinnati, Hamilton & Dayton, and Pennsylvania south-bound trains all came in with extra coaches to accommodate the returning travelers. Meantime the trains going north are daily very heavily loaded with

world's fair excursioniste. The special trains of the Pennsylvania road which are made up of the company's standard coaches are proving very popular with world's fair excursionists. From points east of Pittsburg the excursionists are out but one night and arrive in Chicago early in the afternoon, giving ample time to enare but three hours longer making the run from Jersey City to Chicago than is the

limited express. The August number of the Railway Firemen's Magazine is out. This number contains an editorial scoring severely Grand Chief Arthur and the Brotherhood of Locomotive Engineers. This is the third editorial of such a character that has appeared in the Gazette, and in each case has passed unnoticed by Grand Chief Arthur and the organ of the brotherhood. A member of the Locomotive Brotherhood says there is not the least ground for these attacks, and they are not worthy of no-

Benjamin McKeen, as engineer of maintenance of way of the T. H. & L. and the Peoria division of the Vandalia, is making an excellent record in his work, carrying on improvements in such manner as to tell effectively. His methods are economical and business-like. William McKeen, as master car-builder, is turning out rolling of which he has supervision. Both have the pleasant and quiet businesslike ways which have made their father, William R. Mckeen, beloved and respected by every employeon the Vandalia system.

A Sample Democratic Pension Board.

Hentington Herald. The pension board of Carroll county, recently appointed by Hoke Smith, has two
especially well-qualified members in the
honorable Secretary's opinion. One served
three years in the rebel army, and the other graduated from a medical college only three months since.

INSURANCE NEWS AND NOTES.

The aggregate fire losses in the United States and Canada for the first six months of 1893 are reported at \$85,982,600, against \$65,437,250 last year. The North Carolina State Insurance Com-

pany, which appears to have been run as

an underground Ohio concern, has had its license revoked by Insurance Commissioner Coke. The Fidelity Mutual Life, the Merchants' Life, the Bay State and Masonic Life associations have decided to contest the payment of policies on the life of the late Albert S. Alve, of St. Louis. They claim that misrepresentation was made in the ap-

plications. The Northwestern Mutual Life Insurance Company, of Milwaukee, has set the pace for reducing commissions to agents and general agents. To those who were allowed 15 per cent. or more a reduction of 21/2 per cent, of the commissions paid will hereafter be the rule.

Fire insurance rates in Minneapolis and the Northwest underwent an advance of 20 per cent, on the 1st of August. The advance applies to all mercantile property and other "specials," the rate on paper and pulp mills being increased 50 per cent. The increase is the result of increased and heavy losses and the falling off of business.

The one bundred subscribers to the Guarantee and Accident Lloyds of New York city have each been called upon to pay an assessment of \$1,250 to balance liabilities. Insurance of common carriers, it is said, had much to do with bringing about this condition. It is reported that the company received from railroads and street railways \$264,008 of premiums, and disbursed on account of the same business, \$475,548.41.

Mrs. Sophronia Twishell, the eccentric character who brought a suit against the Equitable Life for \$250,000 damages for false arrest and imprisonment, which action was thrown out of a Brooklyn court by direction of the presiding judge, died sud-denly on Wednesday night last at her home in Brooklyn. She had been active in the Woman's Suffrage Association and identi-fied for a number of years with other eccentricities. At one time she was in the employ of the Equitable, and, it is understood, was paid a salary as high as \$3,000 a

Mrs. Meyer, the wife of the poisoner, now in the Tombs as the result of investigations made by the Mutual Life, was taken to New York city from Detroit a few days ago in charge of detectives. It is denied by the authorities of the district attorney's office that she intends to turn State's evidence. Dr. W. J. O'Sullivan, the medicolegal expert, who was associated for the defense in the famous Buchanan poisoning case, will assist Charles W. Brooke, the famous criminal lawyer, in the defense of Dr. Meyer and his wife. The trial will, doubtiess, become one of the most celebrated in criminal jurisprudence.

The Supreme Court of Iowa has just made an important decision affecting life insurance in the suit of Pennington against the Pacific Mutual Life Insurance Company. It was decided that a policy provision that the claim should be paid in San Francisco or to a general agency through which the policy was issued, was not a requirement that notice and proofs of loss must be made there. The court held that an examination by one who claimed to be the company's surgeon in another city, under direction of an agent who transacted the company's business and represented himself as general agent in another city was sufficient

Steadily increasing loss ratios that the fire insurance interest has experienced all over the world during the past two years are largely reflected in the intensity of the financial storm now raging with fury throughout the United States. Other portions of the world felt the effects of the disturbance in values sooner than this country, where confidence was the last to be disturbed. State officials are annually calling attention to the rapid annihilation of national wealth by fire, and the unfortunate condition of fire insurance corporations in consequence. In the report of Insurance Superintendent Pierce it is shown that six fire companies in New York State discontinued business in 1892. A comparison of the number of joint stock fire insurance companies in existence in 1882 with the number in 1892 in that State shows a decrease of nearly 50 per cent. In the report of the Auditor of Illinois, just issued, this subject is discussed with the conclusion that the abnormal increase of losses, if continued in the same ratios, will ultimately destroy the only agency through which citizens can indemnify themselves. It is pointed out that by no means can the publie be so fully aroused to the necessity of eliminating the causes of this constantly increasing fire waste as by resolutely demanding the increase of premium required if a proper distribution of the increasing burden is made among property owners who pay premiums. The report adds: "Under such conditions, if companies maintained their existence and paid their losses. rates would be increased almost to a prohibitory point. During the past year the average rate of cost has increased 15 per cent., and our people have paid additional premiums to the amount of \$1,793,792. This consumption of the wealth of the State cannot be regained and there is no compensation therefor."

After Breakfast, To purify, vitalize and enrich the blood | ----and give nerve, bodily and digestive strength, take Hood's Sarsaparilla. Continue the medicine after every meal for a month or two.

Hood's Pill's cure constipation. 25 cents.

Mrs. S. W. White

Tells of a family blessing. Thus she writes to Mrs. Pinkham: -

"I suffered for 10 years with female complaints of the worst form, accompa-

nied by severe spinal trouble, causing incessant backache, weakness of the stomach, and nervousness.

"I gave up all hope of ever being well again. Just then began to take: -

"Lydia E. Pinkham's Vegetable Compound. I followed your directions and treatment until I am now a perfectly well woman. "I gave it to my two daugh-

ters, aged 14 and 16 years, and they are fine, healthy girls. "It is surely a blessing to

our family." -816 Holly St., West Philadelphia, Pa. All druggists sell it. Address in confidence. Lydia E. Pinkham Med. Co., Lynn, Mass, Mrs. Pinkham's Liver Pills, 25 ceats.

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COPY OF STATEMENT OF THE CONDITION

National Fire Insurance Co. of Hartford

On the 31st day of December, 1892.

Located at No. 118 Asylum street, Hartford, Conn. JAMES NICHOLS, President. THE ASSETS OF THE COMPANY ARE AS FOLLOWS: Cash on hand and in bank.

Real estate unincumbered.

Bonds owned by the company, bearing interest at the rate of — per cent., as per schedule filed, market value.

Loans on bond and mortgage of real estate, worth double the amount loaned, and free from any prior incumbrance.

Loans secured by pledge of stocks and bonds.

Interest accrued on bonds and loans.

Debts for premiums 1,115,660.00 Debts for premiums.
All other securities..... 724,494.00 LIABILITIES. Losses adjusted, in suspense, waiting for further proof. All other claims against the company. 83.254.59
Amount necessary to reinsure outstanding risks 1,406.936.11

State of Indiana, Office of Auditor of State. I, the undersigned, Auditor of State of the State of Indiana, hereby certify that the above is a correct copy of the statement of the condition of the above-mentioned company on the 31st day of December, 1894, as shown by the original statement, and that the said original statement is now on file in this office.

In testimony whereof, I hereunto subscribe my name and affix my official seal, this 31st day of [SEAL.] July, 1893.

J. O. HENDERSON, Auditor of State.

COPY OF STATEMENT OF THE CONDITION

-OF THE-Firemans Fund Insurance Company

On the 30th day of June, 1893. Located at No. 401 California street, San Franscisco, Cal.

B. FAYMONVILLE, Secretary. DAVID J. STAPLES, President. THE ASSETS OF THE COMPANY ARE AS FOLLOWS: Real estate unincumbered..... Cash on hand, in banks.

Bonds and stocks owned by the company, bearing interest at the rate of — per cent., as per schedule filed, market value.

Loans on bonds and mortgages of real estate, worth double the amount for which the same is

The greatest amount in any one risk, \$25,000. State of Indiana, Office of Auditor of State: 1, the undersigned, Auditor of State of the State of Indiana, hereby certify that the above is a correct copy of the statement of the condition of the above mentioned company on the 30th day of June, 1893, as shown by the original statement, and that the said original statement is now on file in this office.

[SEAL.] In testimony whereof, I hereunto subscribe my name and affix my official seal, this 31st day of July, 1893.

J. O. HENDERSON, Auditor of State.

COPY OF STATEMENT OF THE CONDITION

OF THE UNITED STATES BRANCH OF THE

Hamburg-Bremen Fire Insurance Co

On the 30th day of June, 1893. Located at No. 22 Pine street, New York city, N. Y. Home Office: Hamburg, Germany. THE ASSETS OF THE COMPANY IN THE U. S. ARE AS FOLLOWS:

filed, market value.

Loans on bonds and mortgages of real estate, worth double the amount for which she same is mortgaged, and free from any prior incumbrance.

Debts otherwise secured. 1,019.512.50 Debts for premiums.
All other securities—accrued interest. Losses adjusted and due.

Losses unadjusted.

Losses in suspense, waiting for further proof. \$139,975.00

The greatest amount in any one risk, \$20,000. State of Indiana, Office of Auditor of State: I, the undersigned, Auditor of State of the State of Indiana, hereby certify that the above is a correct copy of the statement of the condition of the above-mentioned company on the 30th day of June, 1893, as shown by theoriginal statement, and that the said original statement is now on file in this office.

[SEAL.] In testimony whereof, I hereunto subscribe my name and affix my official seal, this 31st day of July, 1893.

J. O. HENDERSON, Auditor of State.

COPY OF STATEMENT OF THE CONDITION

- OF THE -READING FIRE INSURANCE CO'Y

On the 30th day of June, 1893.

Located at No. 19 North Fifth street, Reading, Pa. WM. A. ARNOLD, President. S. E. ANCONA, Secretary.

THE ASSETS OF THE COMPANY ARE AS FOLLOWS: Cash on hand and in the hands of agents or other persons..... Real estate unincumbered.

Bonds and stocks owned by the company, bearing interest at the rate of 4-7 per cent. as per 210,245.00 Debts for premiums Losses unadjusted.
Losses in suspense, waiting for further proof.
All other claims against the company.
Amount necessary to reinsure outstanding risks.

The greatest amount in any one risk, \$5,000. State of Indiana, Office of Auditor of State: I, the undersigned, Auditor of State of the State of Indiana hereby certify that the above is a correct copy of the statement of the condition of the above-mentioned company on the 30th day of June, 1833, as shown by the original statement, and that the said original statement is now on file in this office.

[SEAL.] In testimony whereof, I hereunto subscribe my name and affix my official seal, this 2d day of August, 1893.

J. O. HENDERSON, Auditor of State

COPY OF STATEMENT OF THE CONDITION

- OF THE --Lloyds Plate Glass Insurance Company

On the 30th day of June, 1893.

Located at No. 63 William street, New York city. C. E. W. CHAMBERS, Secretary. W. T. WOODS, President. The amount of its capital paid up is..... 250,000 THE ASSETS OF THE COMPANY ARE AS FOLLOWS:

filed, market value.

Plate glass on hand to replace losses at actual value.

All other securities—sundry accounts. LIABILITIES.

State of Indiana, Office of Auditor of State: I, the undersigned, Auditor of State of the State of Indiana, hereby certify that the above is a correct copy of the statement of the condition of the above mentioned company on the 30th day of June, 1833, as shown by the original statement, and that the said original statement is now on file in this o lice.

[SEAL] In testimony whereof, I hereunto subscribe my name and affix my official seal, this 31st day of July, 1893.

J. O. HENDERSON, Auditor of State.



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